

Skyline Cautious Portfolio

Information is correct at 30th June 2016

Fund Description

This portfolio fund invests mainly in cash and bonds. The fixed interest holdings include government, corporate and some high yield bonds. To provide an element of diversification and higher returns, the portfolio also includes allocations to equities, property and alternative assets.

The cautious portfolio is appropriate for investors who are looking for a low risk of capital loss and accept the low returns that are normally associated with this approach.

Warning: If you invest in this product you may lose some or all of the money you invest.

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

This fund may borrow to invest. While borrowing increases the level of risk within the fund it also provides an opportunity to increase the investment return.

Fund Facts

Objective



To have a low risk of capital loss and consequent relatively low returns from a portfolio of assets.

Investment Style



Active & Indexed

Asset Mix



Equity, Bonds, Property, Cash and Alternatives

Number of Securities



2,644

Volatility / Risk

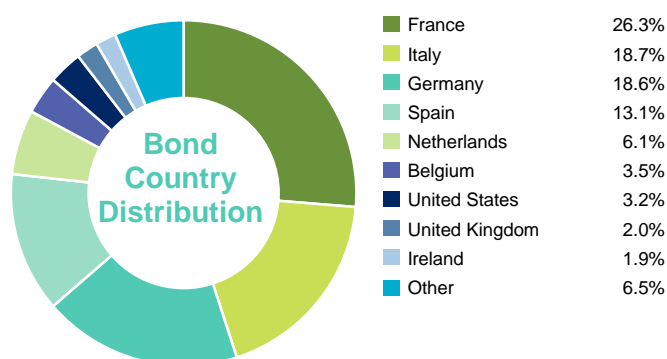
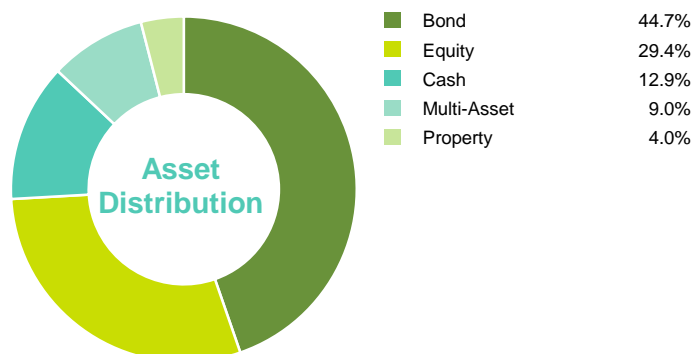


Level 2 on a scale of 1 - 7

Strategy Launch Date



22nd June 2015



Bond Portfolio Credit Quality

Rating	Fund
AAA	19.9%
AA1	2.1%
AA2	24.6%
AA3	2.2%
A1	2.3%
A2	5.6%
A3	3.3%
BBB1	16.9%
BBB2	21.6%
BBB3	1.4%

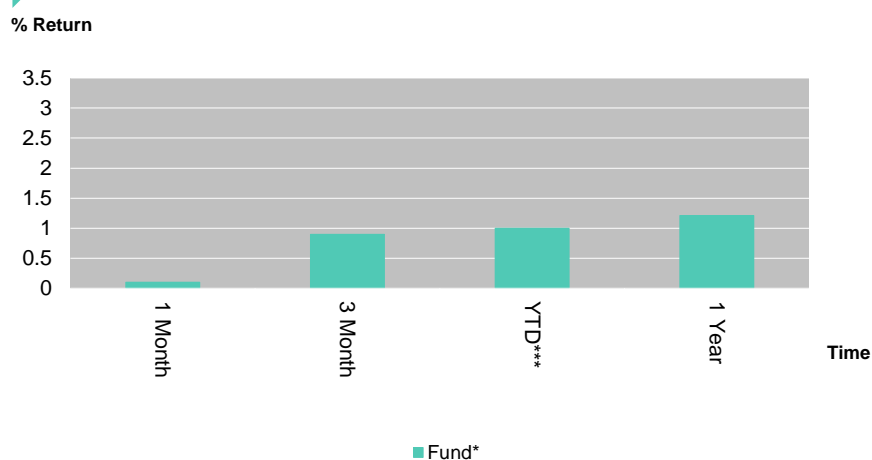
Warning: This fund may be affected by changes in currency exchange rates.

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Performance as at 30/06/2016

	Fund*	Benchmark**
1 Month	0.10%	0.12%
3 Month	0.90%	1.13%
YTD***	1.00%	1.39%
1 Year	1.21%	2.11%

Performance chart



* Fund returns are quoted before taxes and after a standard annual management charge of 1.15%. The fund management charge and product charges will vary depending on the terms and conditions of your contract

** Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

*** Y.T.D. = year to date

Source: Irish Life Investment Managers

This fund is provided by Irish Life Assurance plc and managed by Irish Life Investment Managers. It is developed together with CityLife to meet the needs of a specific client risk profile.

Warning: Past Performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit irishlife.ie



Irish Life